

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
CHRISTINE RAUCCI § Case No. 15-34047  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 215,830.80 (Without deducting any secured claims)	Assets Exempt: 21,900.00
Total Distributions to Claimants: 9,787.81	Claims Discharged Without Payment: 574,328.41
Total Expenses of Administration: 3,812.19	

3) Total gross receipts of \$ 20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 6,400.00 (see **Exhibit 2**), yielded net receipts of \$ 13,600.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 523,474.19	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	3,462.19	3,812.19	3,812.19
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	55,815.76	28,122.81	28,122.81	9,787.81
<b>TOTAL DISBURSEMENTS</b>	\$ 579,289.95	\$ 31,585.00	\$ 31,935.00	\$ 13,600.00

4) This case was originally filed under chapter 7 on 10/06/2015 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/06/2016 By: /s/Peter N. Metrou, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2014 HONDA CR-V	1129-000	20,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 20,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Christine Raucci	Exemptions	8100-002	6,400.00
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 6,400.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Capital One PO Box 21887 Eagan, MN 55121		303,683.19	NA	NA	0.00
	PNC Bank, NA PO Box 3180 Pittsburgh, PA 15230		219,791.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 523,474.19</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Peter N. Metrou	2100-000	NA	2,110.00	2,110.00	2,110.00
Peter N. Metrou	2200-000	NA	186.54	186.54	186.54
Associated Bank	2600-000	NA	99.21	99.21	99.21
CLERK OF THE COURT	2700-000	NA	0.00	350.00	350.00
Peter N. Metrou	3110-000	NA	525.00	525.00	525.00
AMERICAN AUCTION ASSOCIATES, INC.	3620-000	NA	541.44	541.44	541.44
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 3,462.19</b>	<b>\$ 3,812.19</b>	<b>\$ 3,812.19</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 982235 El Paso, TX 79998		7,401.22	NA	NA	0.00
	DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693		118.00	NA	NA	0.00
	John and Maryann McManamon 2719 Ashley Woods Drive Westchester, IL 60154		25,000.00	NA	NA	0.00
4	AMERICAN EXPRESS BANK, FSB	7100-000	8,516.40	8,596.44	8,596.44	2,991.89
5	CAPITAL ONE, N.A.	7100-000	767.40	741.08	741.08	257.92
7	DEPARTMENT STORE NATIONAL BANK	7100-000	1,318.00	1,353.10	1,353.10	470.93
3	DISCOVER BANK	7100-000	10,157.20	10,272.74	10,272.74	3,575.31

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
8	Elizabeth Kreuger	7100-000	NA	4,429.96	4,429.96	1,541.79
6	NORDSTROM FSB	7100-000	720.70	687.31	687.31	239.21
1	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	867.96	1,079.76	1,079.76	375.80
2	QUANTUM3 GROUP LLC AS AGENT FOR	7100-000	948.88	962.42	962.42	334.96
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 55,815.76</b>	<b>\$ 28,122.81</b>	<b>\$ 28,122.81</b>	<b>\$ 9,787.81</b>

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Case No: 15-34047      BWB      Judge: Bruce W. Black      Trustee Name: Peter N. Metrou, Trustee  
Case Name: CHRISTINE RAUCCI      Date Filed (f) or Converted (c): 10/06/2015 (f)  
341(a) Meeting Date: 11/09/2015  
For Period Ending: 12/06/2016      Claims Bar Date: 03/11/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3715 MISTFLOWER LANE NAPERVILLE, IL 60564	222,500.00	0.00		0.00	FA
2. BMO HARRIS CHECKING ACCOUNT	1,430.80	0.00		0.00	FA
3. ORDINARY HOUSEHOLD FURNISHINGS	500.00	0.00		0.00	FA
4. DESKTOP COMPUTER	400.00	0.00		0.00	FA
5. ORDINARY CLOTHING	500.00	0.00		0.00	FA
6. ENGAGEMENT RING	6,000.00	0.00		0.00	FA
7. TERM LIFE INSURANCE POLICE	0.00	0.00		0.00	FA
8. 2014 HONDA CR-V	18,500.00	0.00		20,000.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$249,830.80	\$0.00	\$20,000.00      \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigating Debtor's assets and property held by parents.

Initial Projected Date of Final Report (TFR): 12/01/2020

Current Projected Date of Final Report (TFR): 12/01/2016

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-34047  
Case Name: CHRISTINE RAUCCI

Trustee Name: Peter N. Metrou, Trustee  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX5611  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3689  
For Period Ending: 12/06/2016

Blanket Bond (per case limit): \$1,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/31/16	8	American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, IL 60004	Sales proceeds of Honda Accord	1129-000	\$20,000.00		\$20,000.00
04/04/16	1001	Christine Raucci 3715 Mistflower Lane Naperville, IL 60565	Debtor's Exemptions Sale of Honda CRV	8100-002		\$6,400.00	\$13,600.00
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.79	\$13,579.21
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.19	\$13,559.02
06/22/16	1002	AMERICAN AUCTION ASSOCIATES, INC. 508 West Brittany Drive Arlington Heights, IL 60004	Payment to Auctioneer Per court order docket #38	3620-000		\$541.44	\$13,017.58
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.51	\$12,998.07
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.43	\$12,978.64
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.29	\$12,959.35
11/22/16	1003	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Distribution			\$2,821.54	\$10,137.81
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$2,110.00)	2100-000			
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$186.54)	2200-000			
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$525.00)	3110-000			

Page Subtotals:

\$20,000.00

\$9,862.19



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-34047  
Case Name: CHRISTINE RAUCCI

Trustee Name: Peter N. Metrou, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5611

Checking

Taxpayer ID No: XX-XXX3689

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 12/06/2016

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/22/16	1004	CLERK OF THE COURT Attn: Fiscal Dept. 219 South Dearborn St., 7th Floor Chicago, IL 60604	Final distribution to claim 9 representing a payment of 100.00 % per court order.	2700-000		\$350.00	\$9,787.81
11/22/16	1005	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Final distribution to claim 1 representing a payment of 34.80 % per court order.	7100-000		\$375.80	\$9,412.01
11/22/16	1006	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Final distribution to claim 2 representing a payment of 34.80 % per court order.	7100-000		\$334.96	\$9,077.05
11/22/16	1007	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final distribution to claim 3 representing a payment of 34.80 % per court order.	7100-000		\$3,575.31	\$5,501.74
11/22/16	1008	AMERICAN EXPRESS BANK, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Final distribution to claim 4 representing a payment of 34.80 % per court order.	7100-000		\$2,991.89	\$2,509.85
11/22/16	1009	CAPITAL ONE, N.A. C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Final distribution to claim 5 representing a payment of 34.80 % per court order.	7100-000		\$257.92	\$2,251.93
11/22/16	1010	NORDSTROM FSB C O JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302- ORIG BY: TD BANK	Final distribution to claim 6 representing a payment of 34.80 % per court order.	7100-000		\$239.21	\$2,012.72
11/22/16	1011	DEPARTMENT STORE NATIONAL BANK C/O QUANTUM3 GROUP LLC PO BOX 657 KIRKLAND, WA 98083-0657	Final distribution to claim 7 representing a payment of 34.80 % per court order.	7100-000		\$470.93	\$1,541.79

Page Subtotals:

\$0.00

\$8,596.02

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-34047  
Case Name: CHRISTINE RAUCCI

Trustee Name: Peter N. Metrou, Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5611

Checking

Taxpayer ID No: XX-XXX3689

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 12/06/2016

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/22/16	1012	Elizabeth Kreuger 305 S. Naperville Road WHEATON, IL 60187	Final distribution to claim 8 representing a payment of 34.80 % per court order.	7100-000		\$1,541.79	\$0.00

COLUMN TOTALS	\$20,000.00	\$20,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$20,000.00
Less: Payments to Debtors	\$0.00	\$6,400.00
Net	\$20,000.00	\$13,600.00

Page Subtotals:

\$0.00

\$1,541.79

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5611 - Checking	\$20,000.00	\$13,600.00	\$0.00
	\$20,000.00	\$13,600.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Page Subtotals:

\$0.00

\$0.00